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Corporate & Financial Regulation

MAR 29 2012

**Pennsylvania  
Insurance Department**

March 27, 2012

Stephen J. Johnson, CPA  
Deputy Commissioner  
Pennsylvania Insurance Department  
Office of Corporate and Financial Regulation  
1326 Strawberry Square  
Harrisburg, PA 17120

Re: Act 62 of 2008 – Community Health Reinvestment Activities report

Dear Mr. Johnson:

Enclosed is Delta Dental of Pennsylvania's Community Health Reinvestment (CHR) Activities proposal for the 2012-2013 fiscal year.

In previous years, Delta Dental of Pennsylvania issued monies directly to nonprofit community dental clinics specializing in providing free or low-cost dental care to children and adults in low-income working households. However, these monies will now be contributed to the Delta Dental Community Care Foundation. Although the grants will be issued through the Foundation, the mission will be the same. Grants will be awarded to nonprofit community clinics that extend benefits of dentistry to underserved populations. As noted on the attached, the Foundation was just recently established and is not yet operational, so we are unable to provide a detailed breakdown of grant expenditures at this time. However, we expect the Foundation to be operational soon and for funds to be issued to clinics before the end of 2012.

The grants issued by the Foundation will not be used for advertising, public relations, sponsorships, bad debt, administrative costs associated with State health care programs, programs provided as an employee benefit, use of facilities for meetings held by community groups or expenses for in-service training, continuing education, orientation or mentoring of employees. Therefore, we believe that our expenditures meet the criteria included in the definition of CHR Activities and are compliant with Act 62 of 2008.

If you have any questions or require additional information, please feel free to contact me at 717-766-8500 ext. 3135 or [asinger@deltadentalpa.org](mailto:asinger@deltadentalpa.org).

Sincerely,

Ashley C. Singer  
Manager, Regulatory

Enclosure

**PLAN PROPOSAL FOR  
COMMUNITY HEALTH REINVESTMENT (CHR) ACTIVITIES**

Proposal for Year 2012

FEIN: 

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**I. HOSPITAL PLAN CORPORATION OR PROFESSIONAL HEALTH SERVICE PLAN CORPORATION NAME AND ADDRESS:**

Delta Dental of Pennsylvania  
One Delta Drive  
Mechanicsburg, PA 17055

**II. PLANNED EXPENDITURES:**

|   | Projected Expenditures |
|---|------------------------|
| <b>1. Proposed annual CHR for health care coverage for persons unable to pay for coverage</b> (list and describe proposed endeavors below):   |                        |
| a.  |                        |
| b.  |                        |
| c.  |                        |
| <b>2. Proposed annual CHR for health care services for persons uninsured and unable to pay for services</b> (list and describe proposed endeavors below):   |                        |
| a. Delta Dental of Pennsylvania expects to contribute approximately \$300,000 to the Delta Dental Community Care Foundation, a non-profit foundation whose mission is to increase access to dental care with grants to nonprofit community clinics that extend the benefits of dentistry to underserved populations. The Foundation was just recently established and is not yet operational, so we are unable to provide a detailed breakdown of grant expenditures at this time. However, we expect The Foundation to be operational soon and for funds to be issued to clinics before the end of 2012. The Foundation will provide grants to nonprofit clinics that help support the "dental care safety net" for children and adults who might otherwise do without needed treatment because of low income and/or limited access to care. Each grant application will be reviewed to determine its general eligibility and conformity with the Foundation's mission and guidelines. Funded projects must also meet the following criteria: 1) The clinic must be a non-profit/tax exempt or a public/government entity; 2) The Foundation will not fund individuals, political organizations or campaigns, or loans; and 3) The Foundation will not fund programs that discriminate on the basis of race, religion, gender, age, or national origin. The Foundation will also determine the availability of funds to help support the activities described by the applicant. All Foundation grants will be approved by The Foundation's Board of Directors. | <b>\$300,000</b>       |
| b.  |                        |
| c.  |                        |

|  |                  |
|--|------------------|
| <b>3. Proposed annual CHR for programs for prevention and treatment of disease or injury or the promotion of health or wellness (list and describe proposed endeavors below):</b>                                      |                  |
| <b>a.</b>  |                  |
| <b>b.</b>  |                  |
| <b>c.</b>  |                  |
| <b>4. Proposed other annual CHR activities (list and describe proposed endeavors below):</b>   |                  |
| <b>a. Toothbrushes donated to organizations participating in Give Kids a Smile Day.</b>  | <b>\$850</b>     |
| <b>b. Support to Children's Museum of Pittsburgh's Healthy Smiles Days event. Children ages 3 and older come to the museum for free dental health screenings and education from volunteer dentists and hygienists.</b> | <b>\$5,000</b>   |
| <b>c.</b>  |                  |
| <b>5. Proposed other CHR activities pursuant to the Agreement dated February 5, 2005 and published at 35.Pa.B. 4155 or any successor or other agreements (list and describe proposed endeavors below):</b>             |                  |
| <b>a.</b>  |                  |
| <b>b.</b>  |                  |
| <b>c.</b>  |                  |
| <b>TOTALS</b>  | <b>\$305,850</b> |